

Attorney Docket No. 62941.002006
(formerly 64243.000006)
Attorney Customer No. 27682

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:)	
)	
Merrill Brooks Smith et al.)	
)	
Application No.: 10/758,429)	Group Art Unit: 2876
)	
Filing Date: January 16, 2004)	Examiner: D. St.Cyr
)	
Title: SYSTEM AND METHOD FOR)	Confirmation No. 5641
CONDUCTING A RETURN)	
TRANSACTION FOR A PIN-)	
ACTIVATED ACCOUNT)	

RESPONSE AND AMENDMENT UNDER 37 C.F.R. §1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the non-final Office Action mailed April 12, 2006, Applicants respectfully submit this Amendment and Response under 37 CFR §1.111.

IN THE CLAIMS begins on page 2 of this paper.

REMARKS begin on page 11 of this paper.